

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 25-16487-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sonya K Royster
380 Watsessing Avenue
Bloomfield, NJ 07003

Social Security No.:
xxx-xx-1791

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 9/10/25
Time: 08:30 AM
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: June 23, 2025
JAN:

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Sonya K Royster
Debtor

Case No. 25-16487-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 23, 2025

User: admin
Form ID: 132

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2025:

Recip ID	Recipient Name and Address
db	+ Sonya K Royster, 380 Watsessing Avenue, Bloomfield, NJ 07003-6072
520699227	+ James A. Mayer, Esq., 223 Old Hook Road, PO Box 35, Westwood, NJ 07675-0035
520699229	KML Law Group, P.C., Suite 5000 - BNY Mellon Independence, 70 Market Street, Philadelphia, PA 19106
520699231	+ Leonard Franciosi IV, 380 Watsessing Avenue, Bloomfield, NJ 07003-6072
520699239	Sheila A. Bond MD PC, 39 S. Fullerton Ave., Hasbrouck Heights, NJ 07604-2000
520699244	+ William Royster, 380 Watsessing Avenue, Bloomfield, NJ 07003-6072

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 23 2025 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 23 2025 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520699210	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 23 2025 21:02:40	Ally Credit Card/cws, Po Box 9222, Old Bethpage, NY 11804-9222
520699211	+ Email/Text: bky@americanprofit.net	Jun 23 2025 20:59:00	American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
520699212	+ Email/PDF: bncnotices@becket-lee.com	Jun 23 2025 21:04:10	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
520699213	+ Email/Text: famc-bk@1stassociates.com	Jun 23 2025 20:59:00	Bk Of Mo/tv, Po Box 85710, Sioux Falls, SD 57118-5710
520699214	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 23 2025 20:59:00	Bridgecrest Acceptance Corp, Po Box 53087, Suite 100, Phoenix, AZ 85072-3087
520699222	Email/Text: cfcbackoffice@contfinco.com	Jun 23 2025 20:58:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
520699221	Email/Text: cfcbackoffice@contfinco.com	Jun 23 2025 20:58:00	Continental Finance Co, Po Box 8099, Newark, DE 19714
520699215	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 23 2025 21:03:21	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520699217	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 23 2025 21:03:22	Capital One / Saks F, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520699218	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 23 2025 21:04:27	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
520699219	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 23 2025 21:02:50	Citibank/The Home Depot, Citicorp Cr

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Jun 23, 2025

Form ID: 132

Total Noticed: 37

			Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520699220	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 23 2025 20:59:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
520699223	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 23 2025 21:03:10	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
520699224	^ MEBN	Jun 23 2025 20:53:55	DSRM Nat Bank/Valero, Attn: Bankruptcy, Po Box 631, Amarillo, TX 79105-0631
520699225	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 23 2025 21:02:40	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
520699226	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 23 2025 21:04:12	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520699228	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 23 2025 20:59:00	Jefferson Capital Systems, Llc, Attn: Bankruptcy, 200 14th Ave E, Sartekk, MN 56377-4500
520699232	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2025 21:03:32	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520699230	Email/Text: ml-ebn@missionlane.com	Jun 23 2025 20:58:00	Lendup Card Services I, 237 Kearny Street, Suite 197, San Francisco, CA 94108
520699237	Email/Text: cscommunications@mrvbanks.com	Jun 23 2025 20:58:00	REVVI, Attn: Bankruptcy, Po Box 85800, Sioux Falls, SD 57118
520699233	+ Email/Text: bnc@nordstrom.com	Jun 23 2025 20:58:12	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
520699234	+ Email/PDF: cbp@omf.com	Jun 23 2025 21:15:10	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
520699235	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 23 2025 21:15:08	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520699236	^ MEBN	Jun 23 2025 20:54:11	PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
520699238	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 23 2025 20:59:00	Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250
520699240	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 23 2025 21:14:59	Syncb/Amazon Secured, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520699241	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 23 2025 21:03:23	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
520699242	+ Email/Text: bncmail@w-legal.com	Jun 23 2025 20:58:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
520699243	+ Email/Text: famc-bk@1stassociates.com	Jun 23 2025 20:59:00	Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520699216	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Jun 23, 2025

Form ID: 132

Total Noticed: 37

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2025 at the address(es) listed below:

Name	Email Address
Marie-Ann Greenberg	magecf@magtrustee.com
Scott D. Sherman	on behalf of Debtor Sonya K Royster ssherman@minionsherman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3